

PTO/SB/08a (08-03)

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete if Known	
		Application Number	09/522,750
		Filing Date	March 10, 2000
		First Named Inventor	Black, D.
		Art Unit	3624
		Examiner Name	Kyle
Sheet 1 of 2	Attorney Docket Number	48535/268245	

U.S. PATENT DOCUMENTS					
Examiner Initials *	Cite No. ¹	Document Number	Publication Date MM-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
CLX	1	6,493,685	12-2002	Ensel et al.	
CLX	2	6,327,362	12-2001	Hull et al.	
CLX	3	6,272,555	8-2001	Gish, Sheri L.	
CLX	4	6,253,369	6-2001	Cloud et al.	
CLX	5	6,249,905	6-2001	Yoshida et al.	
CLX	6	6,233,726	5-2001	Bowman, et al.	
CLX	7	6,230,309	5-2001	Turner et al.	
CLX	8	6,226,623	5-2001	Schein et al.	
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CLX	11	6,160,549	12-2000	Touma et al.	
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CLX	23	5,581,691	12-1996	Hsu et al.	
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CLX	25	5,535,322	7-1996	Hecht, Matthew S.	
CLX	26	4,503,499	3-1985	Mason et al.	

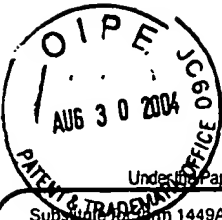
FOREIGN PATENT DOCUMENTS						
Examiner Initials *	Cite No. ¹	Foreign Patent Document	Publication Date MMYYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ²
		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				
	27	WO 98/04992 A	02-1998	Citibank NA		

Examiner Signature	<i>Charles R. L.</i>	Date Considered	11/15/04
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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Sheet 2	of 2	Attorney Docket Number	48535/268245

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
CLK	28	Ghosh, S. "NOVADIB: A novel architecture for asynchronous, distributed, real-time banking modeled on loosely-coupled parallel processors." DECISION AIDING FOR COMPLEX SYSTEMS. CHARLOTTESVILLE, VA., OCT 13-16, 1991, PROCEEDINGS OF THE INTERNATIONAL CONFERENCE ON SYSTEMS, MAN AND CYBERNETICS, NEW YORK, IEEE, US, vol. 1, 13 October 1991 (1991-10-13), pages 2061-2066, XP010054597 ISBN: 0-7803-2033-8 the whole document	
CLK	29	PCT/US00/06265 filed March 10, 2000, International Search Report dated March 12, 2002, by European Patent Office International Search Authority.	

Examiner Signature	<i>Charles R. Jr</i>	Date Considered	11/15/04
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